

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-18952-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Esmeralda L Arevalo
123 Berkeley Terrace
Plainfield, NJ 07062

Social Security No.:
xxx-xx-3668

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 23, 2025.

Dated: July 23, 2025
JAN: zlh

Jeanne Naughton
Clerk

In re:
Esmeralda L Arevalo
Debtor

Case No. 24-18952-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 23, 2025

User: admin
Form ID: plncf13

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:

Recip ID	Recipient Name and Address
db	+ Esmeralda L Arevalo, 123 Berkeley Terrace, Plainfield, NJ 07062-1501
520387820	+ Club Exploria LLC, 4150 N. Drinkwater Blvd, Scottsdale, AZ 85251-3611
520387839	+ Maritza Arevalo, 123-125 Berkeley Avenue, Plainfield, NJ 07062-1501
520387840	+ Michael Steed, 2253 Price Street, Rahway, NJ 07065-4423
520387859	+ Shanette Steed, 2253 Price Street, Rahway, NJ 07065-4423
520387863	+ Synchrony Bank/Old Navy, PO Box 8803, Wilmington, DE 19899-8803

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2025 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 23 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520480509	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 23 2025 21:17:42	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
520387812	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 23 2025 21:03:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
520387813	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 23 2025 21:03:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520387814	Email/Text: caineweiner@ebn.phinsolutions.com	Jul 23 2025 21:03:03	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, 4th Floor, Sherman Oaks, CA 91411
520387815	Email/Text: caineweiner@ebn.phinsolutions.com	Jul 23 2025 21:03:03	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413
520387816	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:29:28	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
520387817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:29:32	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
520452080	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:29:15	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520387819	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:39:50	Citibank/The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
520387818	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:18:45	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
520387821	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 21:03:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy,

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			PO Box 182125, Columbus, OH 43218-2125
520387822	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 21:03:00	Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
520387823	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 21:03:00	Comenity Bank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520387824	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 21:03:00	Comenity Bank/New York, PO Box 182789, Columbus, OH 43218-2789
520387825	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 21:03:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520387826	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 21:03:00	Comenity Bank/Torrid, PO Box 182789, Columbus, OH 43218-2789
520387827	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:17:52	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
520387828	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:18:26	Costco Citi Card, PO Box 6190, Sioux Falls, SD 57117-6190
520395065	Email/Text: mrdiscen@discover.com	Jul 23 2025 21:03:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520387830	+ Email/Text: mrdiscen@discover.com	Jul 23 2025 21:03:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520387829	+ Email/Text: mrdiscen@discover.com	Jul 23 2025 21:03:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520387831	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 23 2025 21:03:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
520387832	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 23 2025 21:03:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
520449952	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 23 2025 21:03:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520436111	+ Email/Text: bankruptcy@greenskycredit.com	Jul 23 2025 21:03:00	GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730
520387833	+ Email/Text: bankruptcy@greenskycredit.com	Jul 23 2025 21:03:00	Greensky, Attn: Bankruptcy, 1797 NE Expressway, Ste 100, Atlanta, GA 30329-2451
520387834	+ Email/Text: bankruptcy@greenskycredit.com	Jul 23 2025 21:03:00	Greensky, 5565 Glenridge Connector, Atlanta, GA 30342-4796
520448692	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 23 2025 21:04:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520640729	^ MEBN	Jul 23 2025 21:04:06	LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer, P.O. Box 1288, Buffalo, NY 14240-1288, LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer 14240-1288
520640728	^ MEBN	Jul 23 2025 21:04:05	LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer, P.O. Box 1288, Buffalo, NY 14240-1288
520387837	^ MEBN	Jul 23 2025 21:04:07	Liberty Savings FCU, 666 Newark Ave, Jersey City, NJ 07306-2398
520387835	^ MEBN	Jul 23 2025 21:04:08	Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398
520387848	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 23 2025 21:18:47	Navient, PO Box 300001, Greenville, TX 75403-3001
520387841	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 23 2025 21:29:29	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520459432	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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		Jul 23 2025 21:17:28	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
520459430	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2025 21:39:50	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
520387858	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jul 23 2025 21:03:00	Progressive Insurance, PO Box 512926, Los Angeles, CA 90051-0926
520454909	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2025 21:17:28	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520387860	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:18:37	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520387861	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:17:20	Synchrony Bank/HHGregg, PO Box 71757, Philadelphia, PA 19176-1757
520387862	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:18:07	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520387864	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:18:18	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520387866	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:18:05	Synchrony Bank/TJX, PO Box 71737, Philadelphia, PA 19176-1737
520387868	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:18:37	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520387869	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 21:29:18	Synchrony/Ashley Furniture Homestore, PO Box 71757, Philadelphia, PA 19176-1757
520450853	+ Email/PDF: ebn_ais@aisinfo.com	Jul 23 2025 21:29:34	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520387838	*+	Liberty Savings FCU, 666 Newark Ave, Jersey City, NJ 07306-2398
520387836	*+	Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398
520387850	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387851	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387852	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387853	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387854	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387855	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387856	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387857	*+	Navient, PO Box 300001, Greenville, TX 75403-3001
520387842	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387843	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387844	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387845	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387846	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387847	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387849	*+	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520387865	*+	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520387867	*+	Synchrony Bank/TJX, PO Box 71737, Philadelphia, PA 19176-1737

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Esmeralda L Arevalo herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Richard Abel	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5